

6-4-03 9:40

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF TEXAS
TYLER DIVISION

FILED
U.S. BANKRUPTCY COURT
EASTERN DISTRICT OF TX
ENTERED - 4 7 10:02
CLERK, U.S. BANKRUPTCY COURT

IN RE:

ROWLEY, STEVE E.

DEBTOR

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CASE NO. 01-61058-P
CHAPTER 7

BY DEPUTY

TRUSTEE'S
FINAL REPORT AND PROPOSED DISTRIBUTION

LINDA PAYNE, trustee of the estate of the above-named Debtors, certifies to the Court and the United States Trustee, that the trustee has faithfully and properly fulfilled the duties of the office of the trustee, that the trustee has examined all proofs of claims as appropriate under the proposed distribution, and that the proposed distribution, attached hereto, is proper, and consistent with the law and rules of court.

Therefore, the trustee requests that the Final Report and Proposed Distribution be accepted.

Date: 3/3/03


Linda Payne, Trustee

+++++

REVIEW BY UNITED STATES TRUSTEE

I have reviewed the Trustee's Final Report and Proposed Distribution.

William T. Neary
United States Trustee
Eastern District of Texas

Dated: 3-31-03


By: _____



**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF TEXAS
TYLER DIVISION**

IN RE:

ROWLEY, STEVE E.

DEBTOR

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**CASE NO. 01-61058-P
CHAPTER 7**

**TRUSTEE'S FINAL REPORT AND APPLICATION TO CLOSE CASE AND
DISCHARGE TRUSTEE**

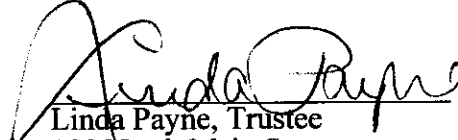
The Trustee of the estate presents the following final report:

1. The Trustee applies for commissions and expenses set forth in Schedule A and states: That they are reasonable and proper; that in the course of the performance of duties, the Trustee has advanced moneys from personal funds for expenses, and the Trustee has not been reimbursed.
2. The Trustee submits Form I as a summary of the assets and an estate property record. Any property scheduled under 11 U.S.C. Sec. 521(1) and not administered shall be deemed abandoned pursuant to 11 U.S.C. Sec. 554 (c).
3. The Trustee has reduced all assets of this estate to cash or otherwise lawfully disposed of them and the estate is ready to be closed.
4. The Trustee submits Form II as the account of estate cash receipts and disbursements.
5. There is no agreement or understanding between the Trustee and any other person for a division of the compensation sought by this application except as permitted by the Bankruptcy Code.
6. The Trustee requests approval of this final report.
7. The trustee has examined each and every claim filed and noted her approval of claims as filed, or she has filed objections to allowance or requests for reclassification.

8. The Trustee further requests that after final distribution of all moneys in accordance with the Trustee's Report of Final Distribution, and upon filing of a Supplemental Final Report and Account and certification by the U. S. Trustee the trustee be discharged from office and that the case be closed.

I declare under penalty of perjury that this Report and attached Schedules are true and correct to the best of my knowledge and belief.

Dated: 3/3/03


Linda Payne, Trustee
100 North Main Street
Paris, TX 75460-4171
903 784 4393

SCHEDULE A-1

Case Name: STEVE E. ROWLEY

Case Number: 01-61058-P

A: **Receipts** ----- \$ 16,043.42

B. Disbursements

1. Secured Creditors----- 0

2. Administrative----- 0

3. Priority-----

4. Other (Exempt Funds paid to Debtor)----- 8,925.00

Total disbursements----- \$ 8,925.00

C. **Current Balance**----- \$ 7,118.42

TRUSTEE'S FINAL REPORT CASE SUMMARY

TRUSTEE: PAYNE

COMMENTS:

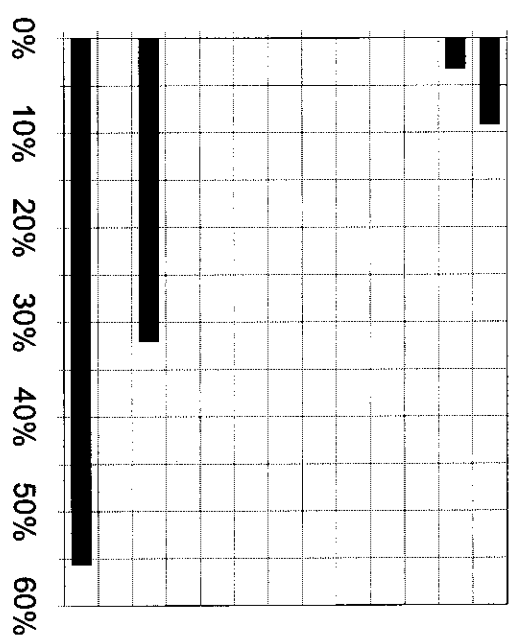
CASE NAME: ROWLEY, STEVE

CASE NUMBER: 01-61058

DATE UST APPROVED: 03-31-03

ESTATE INCOME: TOTAL RECEIPTS: \$16,043.42 100.00%

ESTATE EXPENSES:		
TRUSTEE'S COMMISSION	1,461.84	9.11%
TRUSTEE'S EXPENSES	517.28	3.22%
FIRM'S PROFESSIONAL FEES	0.00	0.00%
FIRM'S PROFESSIONAL EXPENSES	0.00	0.00%
OTHER ATTORNEY FEES	0.00	0.00%
OTHER PROFESSIONAL FEES	0.00	0.00%
COURT COSTS	0.00	0.00%
ESTATE EXPENSES(TAXES, ETC)	0.00	0.00%
PRIOR CHAPTER COSTS	0.00	0.00%
SECURED CLAIMS PAID	0.00	0.00%
PRIORITY CLAIMS PAID	5,139.30	32.03%
UNSECURED CLAIMS PAID	0.00	0.00%
OTHER(RETURN TO DEBTOR, ETC)	8,925.00	55.63%



UNSECURED CLAIMS ALLOWED 142,265.84

UNSECURED CLAIMS PAID 0.00

PERCENT RECOVERED FOR UNSECURED 0.00%

Form 1

Page: 1

Individual Estate Property Record and Report
Asset Cases

Case Number: 01-61058 BP
Case Name: ROWLEY, STEVE E.
Period Ending: 02/11/03

Trustee: (631540) LINDA S. PAYNE
Filed (f) or Converted (c): 05/02/01 (f)
\$341(a) Meeting Date: 06/04/01
Claims Bar Date: 09/10/01

Ref. #	1 Asset Description (Scheduled And Unscheduled (u) Property)	2 Petition/ Unscheduled Values	3 Estimated Net Value (Value Determined By Trustee, Less Liens, Exemptions, and Other Costs)	4 Property Abandoned OA=\$554(a) abandon. DA=\$554(c) abandon.	5 Sale/Funds Received by the Estate	6 Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1	Checking account	54.00	0.00	DA	0.00	FA
2	Household Goods	500.00	0.00	DA	0.00	FA
3	Clothing	1,000.00	0.00	DA	0.00	FA
4	Whole Life Insurance	0.00	0.00	DA	0.00	FA
5	100% interest in Chandler Family Medical Center (See Footnote)	0.00	0.00	DA	0.00	FA
6	100% interest in Steve Rowley DOPA (See Footnote)	0.00	0.00	DA	0.00	FA
7	50% interest in Essential Data Solutions (See Footnote)	0.00	0.00	DA	0.00	FA
8	Amts Due by Essential Data Solutions (See Footnote)	67,905.70	0.00	DA	0.00	FA
9	IRS Refund (See Footnote)	26,000.00	8,150.00		15,959.00	FA
10	Medical License	Unknown	0.00	DA	0.00	FA
11	2000 Mazda Protege	8,000.00	0.00	DA	0.00	FA
12	Int INTEREST (u)	Unknown	N/A		84.42	Unknown
Assets Totals (Excluding unknown values)		\$103,459.70	\$8,150.00		\$16,043.42	\$0.00

Form 1

Page: 2

Individual Estate Property Record and Report Asset Cases

Case Number: 01-61058 BP
Case Name: ROWLEY, STEVE E.
Period Ending: 02/11/03

Trustee: (631540) LINDA S. PAYNE
Filed (f) or Converted (c): 05/02/01 (f)
\$341(a) Meeting Date: 06/04/01
Claims Bar Date: 09/10/01

1	2	3	4	5	6
Asset Description (Scheduled And Unscheduled (u) Property)	Petition/ Unscheduled Values	Estimated Net Value (Value Determined By Trustee, Less Liens, Exemptions, and Other Costs)	Property Abandoned OA=\$554(a) abandon. DA=\$554(c) abandon.	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
Ref. #					

RE PROP# 5 Business closed
RE PROP# 6 No value - tax debt
RE PROP# 7 Business Closed.
RE PROP# 8 Business closed - negative net worth - not collectible.
RE PROP# 9 Estimated tax refund for 1999 = \$16,000.00
Estimated tax refund for 2000 = \$10,000.00.
Debtor will send tax returns when they are ready.

Major Activities Affecting Case Closing:

Filed Motion to Abandon Car
Objections to claims with Lynda

Initial Projected Date Of Final Report (TFR): May 1, 2002

Current Projected Date Of Final Report (TFR): December 1, 2002

Form 2

Page: 1

Cash Receipts And Disbursements Record

Case Number: 01-61058 BP
Case Name: ROWLEY, STEVE E.
Taxpayer ID #: 01-6173107
Period Ending: 02/11/03

Trustee: LINDA S. PAYNE (631540)
Bank Name: JPMORGAN CHASE BANK
Account: 312-8897183-65 - Money Market Account
Blanket Bond: \$300,000.00 (per case limit)
Separate Bond: N/A

1 Trans. Date	2 {Ref #} / Check #	3 Paid To / Received From	4 Description of Transaction	T-Code	5 Receipts \$	6 Disbursements \$	7 Money Market Account Balance
01/07/02	{9}	United States Treasury	Tax Refund to Steve & Betty Rowley	1124-000	15,959.00		15,959.00
01/31/02	Int	THE CHASE MANHATTAN BANK	Interest posting at 0.9500%	1270-000	9.36		15,968.36
02/28/02	Int	THE CHASE MANHATTAN BANK	Interest posting at 0.8500%	1270-000	10.94		15,979.30
03/29/02	Int	THE CHASE MANHATTAN BANK	Interest posting at 0.8500%	1270-000	11.54		15,990.84
04/30/02	Int	THE CHASE MANHATTAN BANK	Interest posting at 0.8500%	1270-000	11.18		16,002.02
05/16/02	1001	Steve Rowley	Court approved payment of exempt funds	8100-002		4,462.50	11,539.52
05/16/02	1002	Betty Lyn Rowley	Court approved payment to priority creditor	5200-000		4,462.50	7,077.02
05/31/02	Int	JPMORGAN CHASE BANK	Interest posting at 0.8000%	1270-000	9.50		7,086.52
06/28/02	Int	JPMORGAN CHASE BANK	Interest posting at 0.8000%	1270-000	4.66		7,091.18
07/31/02	Int	JPMORGAN CHASE BANK	Interest posting at 0.8000%	1270-000	4.82		7,096.00
08/30/02	Int	JPMORGAN CHASE BANK	Interest posting at 0.7500%	1270-000	4.52		7,100.52
09/30/02	Int	JPMORGAN CHASE BANK	Interest posting at 0.7500%	1270-000	4.38		7,104.90
10/31/02	Int	JPMORGAN CHASE BANK	Interest posting at 0.7500%	1270-000	4.53		7,109.43
11/29/02	Int	JPMORGAN CHASE BANK	Interest posting at 0.4300%	1270-000	2.95		7,112.38
12/31/02	Int	JPMORGAN CHASE BANK	Interest posting at 0.4300%	1270-000	2.60		7,114.98
01/31/03	Int	JPMORGAN CHASE BANK	Interest posting at 0.4300%	1270-000	2.60		7,117.58
02/11/03	Int	JPMORGAN CHASE BANK	Current Interest Rate is 0.4300%	1270-000	0.84		7,118.42
02/11/03		To Account #312889718366	Final Report	9999-000		7,118.42	0.00

ACCOUNT TOTALS

Less: Bank Transfers

Subtotal

Less: Payments to Debtors

NET Receipts / Disbursements

16,043.42	16,043.42	\$0.00
0.00	7,118.42	
16,043.42	8,925.00	
	4,462.50	
\$16,043.42	\$4,462.50	

Form 2

Page: 2

Cash Receipts And Disbursements Record

Case Number: 01-61058 BP
Case Name: ROWLEY, STEVE E.
Taxpayer ID #: 01-6173107
Period Ending: 02/11/03

Trustee: LINDA S. PAYNE (631540)
Bank Name: JPMORGAN CHASE BANK
Account: 312-8897183-66 - Checking Account
Blanket Bond: \$300,000.00 (per case limit)
Separate Bond: N/A

1 Trans. Date	2 {Ref #} / Check #	3 Paid To / Received From	4 Description of Transaction	5 T-Code	6 Receipts \$	7 Disbursements \$	8 Checking Account Balance
02/11/03		From Account #312889718365	Final Report	9999-000	7,118.42		7,118.42
ACCOUNT TOTALS							
			Less: Bank Transfers		7,118.42	0.00	\$7,118.42
			Subtotal		0.00	0.00	
			Less: Payments to Debtors			0.00	
			NET Receipts / Disbursements		\$0.00	\$0.00	
TOTAL - ALL ACCOUNTS							
			MMA # 312-8897183-65		16,043.42	4,462.50	0.00
			Checking # 312-8897183-66		0.00	0.00	7,118.42
					\$16,043.42	\$4,462.50	\$7,118.42

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF TEXAS
TYLER DIVISION

FILED
U.S. BANKRUPTCY COURT
EASTERN DISTRICT OF TX
2002 MAY -9 AM 11:07
CLERK, U.S. BANKRUPTCY
COURT
BY DEPUTY

IN RE:

STEVE E. ROWLEY

DEBTOR

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CASE NO. 01-61058

CHAPTER 7

**AGREED ORDER FOR COURT TO DIRECT TRUSTEE
TO REFUND EXEMPT FUNDS TO DEBTOR**

Came on before the Court on the date set forth below, the Motion of Linda Payne, Trustee ("Trustee") to direct Trustee to refund exempt funds to Debtor and Notice to Creditors (the "Motion"). Court finds that the only objection to the Motion was filed by Betty Lyn Rowley. Appropriate notice of the Motion was provided in accordance with Local Rules and the Bankruptcy Rules of Procedure. The Trustee, Steve Rowley ("Debtor") and Betty Lyn Rowley ("Creditor") have entered into the terms of this Agreed Order on a disposition of the funds claimed as exempt. The Court finds that the Motion should be approved on the terms hereof.

IT IS THEREFORE ORDERED that the Trustee shall distribute to Debtor from the exempt funds, the cash sum of \$4,462.50.

IT IS FURTHER ORDERED that Trustee shall distribute to Creditor from the exempt funds the cash sum of \$4,462.50.

IT IS FURTHER ORDERED that Debtor and Creditor shall have no further claim, right or entitlement to the remaining portion of any income tax refund payable for the 2000 tax year or any preceding year.



PAID

5/16/02



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Signed May 8, 2002.


JUDGE PRESIDING

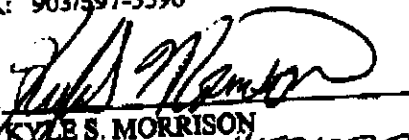
AGREED:


LINDA PAYNE, Trustee

RITCHESON, DOLLAHITE & LAUFFER, P.C.
3301 Golden Road, Suite 400
Tyler, Texas 75701
TEL: 903/533-2900
FAX: 903/533-8646

BY: 
SCOTT A. RITCHESON
STATE BAR NO. 16942500
Attorneys for Steve Rowley

HOLCOMB & MORRISON
111 N. Spring
Tyler, Texas 75702
TEL: 903/597-5595
FAX: 903/597-5596

BY: 
KYLE S. MORRISON
STATE BAR NO. 14521720
Attorneys for Betty Rowley

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AGREED ORDER - PAGE 2

SCHEDULE B

TRUSTEE COMPENSATION:

Total Receipts \$16,043.42 (Of this \$8,925.00 was returned to the debtor
as exempt property. Therefore Trustee Fees are calculated on \$ 7,118.42)

25% of first \$5,000.00 =	\$ 1,250.00
10% over \$5,000.00 and under \$50,000 =	211.84
5% over \$50,000.00 and under \$1,000,000.00 =	0
3% over \$1,000,000.00 =	0

Total Trustee Fees = \$1,461.84

UNREIMBURSED EXPENSES: (SEE EXHIBIT "A")

Recording Fees-----	\$
Premium on bond-----	
Travel-----	77.00
Clerical & Stenographic-----	138.50
Copies-----	194.75
Postage-----	107.03
Long Distance-----	
Copy Service-----	
Federal Express-----	
Certified Orders-----	
Certified Mail-----	

TOTAL UNREIMBURSED EXPENSES-\$ 517.28

RECORDS:

Trustee did not take possession of business or
personal records of the debtor.

____X____

Trustee did take possession of business or
personal records of the debtor.

Notice given to debtor on
to pick up business or personal records in
hands of trustee. If not picked up within
30 days such records or work files may be
destroyed.

Exhibit "A"

Expenses: Rowley – 01-61058

Travel

220 miles – Tyler 341(a) hearing

220 miles @ 0.35 a mile = \$ 77.00

<u>Secretarial, Copies & Postage:</u>	<u>Copies</u>	<u>Postage</u>
Motion by Trustee to Direct Trustee to Refund Exempt Funds to Debtor 3.50	292	48.09
Trustees Notice of Abandonment 2.10	162	46.99
Objections to Claims 2.75	112	3.68
Final Report 3.00	120	3.95
Distribution Checks 1.00	3	.37
Supplemental Final Report 1.50	90	3.95

Totals:

Travel = 220miles @ 0.35 per mile-----	\$ 77.00
Secretarial = 13.85 @ \$10.00 per hour -----	138.50
Copies = 779 @ \$0.25 each-----	194.75
Postage-----	107.03
Certified Court Order-----	

Total = \$ 517.28